

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT T. MCSWEENEY
KRISTEN A. MCSWEENEY
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-24867

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/23/2019 and confirmed on 2/3/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		129,443.58
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		129,443.58

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	6,450.73	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,850.73

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	69,922.28	0.00	69,922.28
	Acct: 5582				
	MIDFIRST BANK SSB*	4,960.95	4,960.95	0.00	4,960.95
	Acct: 5582				
	JPMORGAN CHASE BANK NA	18,594.05	18,594.05	3,432.61	22,026.66
	Acct: 3503				
	SANTANDER CONSUMER USA D/B/A CHR'	10,425.00	10,425.00	1,659.43	12,084.43
	Acct: 7912				
	US DEPARTMENT OF HUD**++	0.00	0.00	0.00	0.00
	Acct: 9943				
					108,994.32

Priority					
	CHRISTOPHER M FRYE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT T. MCSWEENY	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	3,400.00	3,400.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	AVANTE USA++	0.00	0.00	0.00	0.00
	Acct: 8274				
	CAPITAL ONE BANK (USA) NA BY AMERIC	416.12	126.73	0.00	126.73
	Acct: 7375				
	CW NEXUS CREDIT CARD HOLDINGS I LL	913.08	278.09	0.00	278.09
	Acct: 0858				
	COMCAST++	0.00	0.00	0.00	0.00
	Acct: 3428				
	LVNV FUNDING LLC	737.04	224.47	0.00	224.47
	Acct: 8763				
	LENDMARK FINANCIAL SERVICES LLC	7,792.41	2,373.26	0.00	2,373.26
	Acct: 1791				
	MARS DENTAL SPECIALISTS	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0621				
	NAVIENT	0.00	0.00	0.00	0.00
	Acct: 2121				
	ONE MAIN FINANCIAL GROUP LLC(*)	9,333.38	2,842.57	0.00	2,842.57
	Acct: 6787				
	PAAC TRANSIT DIVISION FCU	7,708.97	2,347.84	0.00	2,347.84
	Acct: 2721				
	PAAC TRANSIT DIVISION FCU	2,791.12	850.06	0.00	850.06
	Acct: 2721				
	PORTFOLIO RECOVERY ASSOCIATES LLC	486.17	148.07	0.00	148.07
	Acct: 9313				
	QUANTUM3 GROUP LLC AGNT - SECOND	698.90	212.86	0.00	212.86
	Acct: 5175				
	STRAKA AND MCQUONE	0.00	0.00	0.00	0.00
	Acct: 3928				
	UPMC HEALTH SERVICES	200.00	60.91	0.00	60.91
	Acct: 2322				
	UPMC HEALTH SERVICES	222.67	67.82	0.00	67.82
	Acct: 2721				
	QUANTUM3 GRP LLC AGNT - GALAXY INT	617.60	188.10	0.00	188.10
	Acct: 9814				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 3889				
	JEFFERSON CAPITAL SYSTEMS LLC*	0.00	0.00	0.00	0.00
	Acct: 2052				
	DUQUESNE LIGHT COMPANY(*)	370.96	112.98	0.00	112.98
	Acct: 3472				
	CAVALRY SPV I LLC - ASSIGNEE(*)	0.00	0.00	0.00	0.00
	Acct: 6679				
	VERIZON BY AMERICAN INFOSOURCE AS	1,855.13	565.00	0.00	565.00
	Acct: 0001				
	SANTANDER CONSUMER USA D/B/A CHR'	655.92	199.77	0.00	199.77
	Acct: 7912				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	AARONS INC(*)	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					10,598.53

TOTAL PAID TO CREDITORS

119,592.85

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	33,980.00
UNSECURED	34,799.47

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 9
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT T. MCSWEENEY
KRISTEN A. MCSWEENEY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-24867

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Robert T. McSweeney
Kristen A. McSweeney
Debtors

Case No. 19-24867-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 30, 2025

User: auto
Form ID: pdf900

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Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert T. McSweeney, Kristen A. McSweeney, 215 Partridge Run Road, Gibsonia, PA 15044-7925
15174899	+ Mars Dental Specialists, 160 Brickyard Road, Mars, PA 16046-3070
15178977	+ P.A.A.C. Transit Div., FCU, 219 Fort Pitt Blvd., Second Floor, Pittsburgh, PA 15222-1558
15174906	+ PAAC Trans Division FCU, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559
15174913	+ Straka & McQuone Inc, 1099 Ohio river Boulevard, Sewickley, PA 15143-2081

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@cavps.com	May 01 2025 00:20:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
cr	Email/Text: JCAP_BNC_Notices@jcap.com	May 01 2025 00:20:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/Text: ebnpeoples@grblaw.com	May 01 2025 00:19:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15174885	Email/Text: paymentprocessing@avanteusa.com	May 01 2025 00:19:00	AvanteUSA Ltd., 3600 South Gessner Road, Suite 225, Houston, TX 77063
15174883	Email/Text: bankruptcynotices@aarons.com	May 01 2025 00:20:00	Aarons, Inc.*, 400 Galleria Pkwy SE STE 300, Atlanta, GA 30339-3182
15174884	+ Email/Text: paymentprocessing@avanteusa.com	May 01 2025 00:19:00	AvanteUSA Ltd., 3600 South Gessner, Houston, TX 77063-5184
15174888	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 01 2025 00:35:09	CC Holdings/CardMember Services, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
15174889	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 01 2025 01:46:10	CC Holdings/CardMember Services, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15183610	+ Email/Text: enotifications@santanderconsumerusa.com	May 01 2025 00:20:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15180990	Email/PDF: MerrickBKNotifications@Resurgent.com	May 01 2025 00:34:48	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15174886	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 00:52:16	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15174887	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 00:34:06	Capital One Bank, Po Box 30281, Salt Lake City, UT 84130-0281
15176445	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 01 2025 00:34:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC

District/off: 0315-2

User: auto

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			28272-1083
15207570	+ Email/Text: bankruptcy@cavps.com	May 01 2025 00:20:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15174891	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 01 2025 00:52:44	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101-2076
15174890	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 01 2025 01:46:10	Chase Auto Finance, P.o. Box 901003, Fort Worth, TX 76101-2003
15174892	+ Email/Text: enotifications@santanderconsumerusa.com	May 01 2025 00:20:00	Chrysler Capital, Po Box 961278, Fort Worth, TX 76161-0278
15174893	Email/Text: documentfiling@lciinc.com	May 01 2025 00:19:00	Comcast Cable Communications LLC, PO Box 3001, Southeastern, PA 19398-3001
15174895	+ Email/PDF: creditonebknotifications@resurgent.com	May 01 2025 00:34:06	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15174894	+ Email/PDF: creditonebknotifications@resurgent.com	May 01 2025 00:35:58	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15208833	+ Email/Text: kbarkley@bernsteinlaw.com	May 01 2025 00:21:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15174896	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	May 01 2025 00:35:05	HUD, 451 Seventh Street SW, Washington, DC 20410-0002
15204842	Email/Text: JCAP_BNC_Notices@jcap.com	May 01 2025 00:20:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15198504	Email/PDF: ais.chase.ebn@aisinfo.com	May 01 2025 00:35:03	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15174898	Email/Text: bk@lendmarkfinancial.com	May 01 2025 00:19:00	Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043
15174897	Email/Text: bk@lendmarkfinancial.com	May 01 2025 00:19:00	Lendmark Financial Services, 2118 Usher St., Covington, GA 30014
15185758	Email/PDF: resurgentbknotifications@resurgent.com	May 01 2025 00:36:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15210233	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 01 2025 00:34:03	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15174900	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 01 2025 01:11:11	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15174901	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 01 2025 00:53:04	Midland Mortgage Company, Pob 268959, Oklahoma City, OK 73126-8959
15174902	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 01 2025 01:10:30	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15174903	+ Email/PDF: bankruptcy_prod@navient.com	May 01 2025 00:34:07	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15174905	+ Email/PDF: cbp@omf.com	May 01 2025 01:11:06	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15174904	+ Email/PDF: cbp@omf.com	May 01 2025 01:46:16	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15174908	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 00:34:45	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15174909	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 00:53:07	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15183867	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 01 2025 00:53:18	Portfolio Recovery Associates, LLC, POB 12914,

District/off: 0315-2

User: auto

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Total Noticed: 50

			Norfolk, VA 23541
15198663	Email/Text: bnc-quantum@quantum3group.com	May 01 2025 00:20:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
15198681	Email/Text: bnc-quantum@quantum3group.com	May 01 2025 00:20:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15174910	+ Email/Text: enotifications@santanderconsumerusa.com	May 01 2025 00:20:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
15174912	+ Email/Text: bankruptcy@second-round.com	May 01 2025 00:20:00	Second Round, LP, Attn: Bankruptcy Dept, Po Box 41955, Austin, TX 78704-0033
15174911	+ Email/Text: bankruptcy@second-round.com	May 01 2025 00:20:00	Second Round, LP, 4150 Freidrich Lane, Austin, TX 78744-1052
15198260	Email/Text: BNCnotices@dcmsservices.com	May 01 2025 00:20:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15177248	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	May 01 2025 00:35:05	U.S. Department of HUD, 100 Penn Square East 11th Floor, Philadelphia, PA 19107
15206823	Email/PDF: ebn_ais@aisinfo.com	May 01 2025 00:52:34	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		MidFirst Bank
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15178980	*+	P.A.A.C. Transit Div., FCU, 219 Fort Pitt Blvd., Second Floor, Pittsburgh, PA 15222-1558
15174907	*+	PAAC Trans Division FCU, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Joint Debtor Kristen A. McSweeny chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

District/off: 0315-2

User: auto

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Date Rcvd: Apr 30, 2025

Form ID: pdf900

Total Noticed: 50

Christopher M. Frye

on behalf of Debtor Robert T. McSweeney chris.frye@steidl-steinberg.com
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 8